

What is claimed is:

1. A medical insurance system for paying prescribed benefits for medical treatment of sickness or bodily injury comprising:

5 a database in which an insurer stores personal medical data about the health of an individual; wherein

disclosure of preexisting conditions is regarded as being completed when said personal medical data of the individual is stored in said database.

10 2. A medical insurance system according to claim 1, wherein a percentage of exclusions is established against said disclosed preexisting conditions of the individual according to details of the preexisting conditions.

15 3. A medical insurance system according to claim 1 or 2, wherein said medical data is received from a database of a medical facility at which the individual has received a diagnosis or a physical examination.

4. A medical insurance system according to claim 3, wherein said medical data stored in the database of said medical facility is accessible to an insurer.

20 5. A medical insurance system according to claim 3, wherein said medical data stored in the database of said medical facility is delivered to a database of the insurer through a network.

25 6. A medical insurance system according to any one of claims 3 to 5, wherein the medical data stored in the database of said medical facility is can be accessed by another medical facility through a network.

7. A medical insurance system according to any one of claims 3 to 5,

wherein the medical data stored in the database of said medical facility can be stored in a portable health data system.